

UTAH LIFE INSURANCE FILING CERTIFICATION (GROUP)

(Complete and return this form with each filing)

INSURER NAME _____

INSURER NAIC# _____

TYPE OF INSURANCE _____

FORM NUMBER _____

Utah Insurance Code applies to all insurance policies, applications, and certificates delivered or issued for delivery in Utah and on persons residing in Utah when the policy is issued. All references listed below are from the Utah Insurance Code and the Utah Administrative Code. This list is provided to assist the insurer in submitting a filing. The list is not intended to be all inclusive. Each summary is a brief synopsis of the referenced material. All references should be reviewed prior to submission.

(Initial the following items)

_____ **Nothing in this filing has had any objections or been prohibited in previous filings.** (31A-21-201(2))

_____ **CONTENT STANDARDS applicable to this filing have been reviewed and the filing is in compliance with applicable Content Standards.** Content standards are available on the department web site, http://www.insurance.utah.gov/Standards/Life_STM.html

GROUP POLICY AND CERTIFICATE FORM PROVISIONS

Review the form being submitted. Identify the PAGE NUMBER where the provision is located in the form or mark N/A if the item does not apply to the form.

Page #

_____ 10 Day Examination Provision (30 Days for replacements) from date of delivery for certificate to be returned for a full refund. (Not applicable on group term insurance under 31A-22-502, the master policy, or a noncontributory certificate.) (31A-22-423)

_____ Agency Provision complies with 31A-23a-410. Policyholder may be acting as an agent of the insurer, and not exclusively as an agent for the insured.

_____ Amendment or Change Provision. Contract may not be modified unless agreed to by the party against whose interest the modification operates. (31A-21-106(2))

_____ Assignment provision allows the owner of any rights to assign such rights. (31A-22-412)

_____ Certificate contains a summary of the essential features of the insurance coverage. (31A-21-311)

_____ Claim Payment and Processing provides for prompt claim processing within 15 days of receipt of proof of loss. (R590-191-4)
_____ Claims forms will be provided within 15 days of notice. (R590-191-4)

_____ Continuation of Coverage during Total Disability provision complies. (31A-22-520)

_____ Conversion Provisions allow insured to convert to an individual policy without evidence of insurability.

_____ Conversion on termination of employment or termination of membership in the classes eligible. (31A-22-517)

_____ Conversion on termination of the group policy or termination of a class of covered persons insured for at least five years. Conversion amount may be limited to amount insured or \$10,000, if smaller. (31A-22-518)

_____ Coverage description. Cover page of policy and certificate contains a brief description of coverage, limitations, and features. (31A-22-426)

_____ Death Pending Conversion complies. (31A-22-519)

_____ Deferral of Values provision complies. Payment of values must be within 20 days from policyholder's request. (R590-98)

_____ Dependent Coverage complies. (31A-22-511)

_____ Entire Contract provision defines the documents that constitute the entire contract and certificate. (31A-22-424)

_____ Grace Period is not less than 31 days during which the coverage continues in force. (31A-22-513)

_____ Illustration provision (Group Universal Life, Whole Life, etc.) provides for one free illustration per year. (R590-177-10)

_____ Incontestability. Coverage is incontestable after it has been in force during the lifetime of the insured for two years; there is no exception for fraud. (31A-22-514)

_____ Insurable Interest and Consent. Applicable provisions comply. (31A-21-104)

Insurer's name, state of domicile and address are identified on the policy, certificate, and application. (31A-21-201(3)(a)(iii)) and (31A-21-311(1)(a)(ii))

Jurisdiction. Unless exempt, contracts issued to nonresident policyholders (i.e., trusts or associations) are subject to commissioner's jurisdiction. (31A-1-105(2) and Bulletin 87-7)

Limitation of Actions. Provisions may not restrict time for beginning an action to earlier than 60 days and no more than three years from date cause of action accrues. (31A-21-313, 31A-21-314)

Misstatement of Age or Gender provision complies. A misstatement of smoking provision is not permitted. (31A-22-403)

Notice of Termination provision requires policyholder to give written notice to insureds 30 days prior to termination. (31A-22-522)

Proof of Loss. Failure to file within a specified time does not invalidate a claim if the claim was filed as soon as reasonably possible. (31A-21-312)

Reservation of Discretion provision, if any, is in compliance. (R590-218)

Provision is bracketed for ERISA cases only.

Insurer is the plan administrator; or Insurer is the claims administrator

Settlement Options. Policy and certificate include a table of settlement options. (31A-22-406)

Suicide limitation is no longer than two years; provides for a return of premiums; may not be reinstated. (31A-22-404)

REQUIRED FILING DOCUMENTS

Initial all applicable items or mark N/A if the item does not apply to the filing

Transmittal Form Description lists purpose of the filing, benefits, charges, and marketing. (R590-227-6(1))

Marketing facts

Issue ages (to)

Identify and describe the type of group

Identify and describe intended market

Describe the marketing and advertising in detail

Description of Filing

Purpose of filing

Benefits and features of form(s), including nonforfeiture options

Any new, unusual, or controversial features? Explain:

Group Questionnaire(s) for Defined Groups is complete. One questionnaire for each type of group. (R590-226-6(3))

Discretionary Group Authorization letter (R590-226-6(3))

Statement of Variability lists and describes all variable items and lists the ranges of factors. (R590-226-5)

Forms:

Master Policy and Application. (R590-226-6(6))

Certificate and Enrollment or Application Form. (R590-226-6(6))

Sample John Doe information is accurate and consistent with intended market. (R590-226)

Life Insurance Illustration Materials for non-term group life insurance (illustrated). (R590-226-6(7))

Statement of Policy Cost and Benefit Information for non-term group life insurance (not illustrated). (R590-226-6(8))

Actuarial Memorandum describes coverage and nonforfeiture values. (R590-226-9(4))

Actuarial demonstration of compliance

Actuarial Certification of Compliance with Utah laws and rules is signed by the actuary and currently dated

I CERTIFY THAT THE ABOVE ITEMS HAVE BEEN REVIEWED, RESPONSES ARE CORRECT, AND THIS FILING COMPLIES WITH UTAH LAWS AND RULES. Providing false and inaccurate information to the Commissioner is a violation of U.C.A. 31A-2-202(6) and may subject you to the enforcement penalties under U.C.A. 31A-2-308. Those penalties include monetary forfeitures and/or other sanctions.

Print Name

Title

Original Signature

Date

IF THIS FORM IS INCOMPLETE OR INACCURATE, THE FILING WILL BE REJECTED AND RETURNED

If you have any questions contact the Life Insurance Division at (801) 538-3066